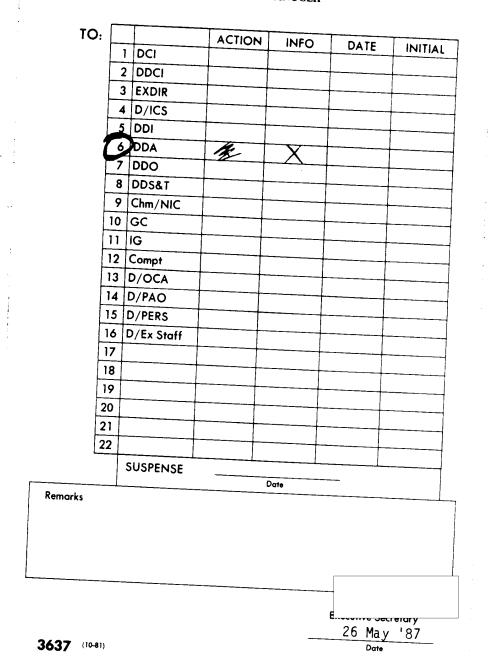
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Gain an insider's view of employee benefits --



As someone who's concerned with employee benefits, I'd like to introduce myself and my organization. I'm Dallas Salisbury, president of the Employee Benefit Research Institute (EBRI), a small, nonprofit organization committed to research and education on employee benefits.

The enclosed portfolio will bring you up-to-date on the newest tools we've developed to help people, like yourself, in their work and in their personal financial planning. I hope you'll take a minute to browse through our library, which contains valuable employee benefit information in all the key areas.

- \* Fundamentals of Employee Benefit Programs -- gives you clear descriptions of the whole range of benefit programs and issues to help you understand the basic facts and trends quickly. Written for the layman, this popular primer has been totally revised and updated for tax reform. A handy reference for the expert and a guide for the consumer, Fundamentals makes a valuable training tool.
- \* America in Transition: Benefits for the Future presents experts' opinions on likely benefit changes and trends -- to keep you prepared for the future.
- \* The Changing Health Care Market tells you what the experts think are the forces behind the changes in health care and their probable effects -- so you won't be caught unawares.
- \* The Changing Profile of Pensions in America gives you a clear picture of the U.S. retirement system, along with insight on how and to what degree recent changes will affect the entire system.
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tracking the flow of pension dollars and federal actions with detailed information not available anywhere else.

\* A subscription to <a href="Mmployee Benefit Notes"><u>Employee Benefit Notes</u></a> and <a href="EBRI Issue Briefs"><u>EBRI Issue Briefs</u></a> keeps you involved in all the activities in Washington that will affect your benefits programs and your taxes. You'll receive in-depth analyses of the hottest topics in health care, retirement, and other benefit programs. And you'll get reviews of key legal issues from one of the nation's leading law firms, along with announcements of new publications and market surveys from government and private sources.

Enough said. If you decide to take advantage of EBRI's resources through our publications or by becoming a member, you'll have made a wise choice. Just look through the enclosed brochure, fill out the order form, and drop it in the mail. And if you need a publication quickly, give us a call, toll free, at 1-800-354-5425 wait for the tone, then dial 327425, and we'll be happy to accommodate your needs. If you call us before noon, the publication will go out to you on the same day.

Sincerely

Dallas L. Salisbury

President

<u>P.S.</u>

As someone close to the policy process, I can assure you that a small investment in EBRI's resources will yield big value to you and your organization.